IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF EXPRESS MAILING

attached therein are being deposited with the United States Postal Service on July 31, 2003 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number ET582748309US, addressed to: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Sue Funchess

Attorney Docket No.: VISAP076

First Named Inventor: SMITH



UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))

(Regular application claiming priority of a provisional)

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:

CARL SMITH and TRUDY HILL

For: SMART CARD PERSONALIZATION ASSISTANCE TOOL

Assigned to: Visa International Service Association

Separate Declaration

Priority of U.S. provisional application No. 60/464,559 filed on April 21, 2003 is claimed under 35 U.S.C. § 119(e).

	Amend the specification by inserting after the title the sentence: "This application claims priority of									
•	U.S. provisional application No.	filed on	which is hereby	ncorporated by reference."						
`	Application Elements:									
47 Pages of Specification, Claims and Abstract										
47 Sheets of Formal Drawings										
	2 Pages of Combined	d Declaration as	nd Power of Attorney	7						

Accompanying Application Parts

pany	ing Application Parts:							
	Do not publish this application. Nonpublication Request is attached.							
\boxtimes	Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)							
	Separate Power of Attorney by Assignee							
	37 CFR 3.73(b) Statement by Assignee							
	Information Disclosure Statement with Form PTO-1449		Copies of IDS Citations					
	Preliminary Amendment							
\square	Return Receint Postcard							

Claim For	Foreign Priority								
Pri	is claimed unde	ed copy is ed copy ha	C. § 119. enclosed. as been filed in prior app	plication U.S. A	pplication	No.			
Fee Calcul	lation (37 CFR § 1.1	<u>16)</u>							
Ap	plicant is entitled to	Small En	tity Status under 37 C.F	F.R. §1.27.					
	(Col. 1) Total Claims	_	(Col. 2) Claims	(Col. 3) Present Extra	Rate	Additional Fee			
TOTAL	35	MINUS	20	= 15	x 18 =	\$270.00			
INDEP.	4	MINUS	3	= 1	x 84 =	\$84.00			
	[]	First pres	entation of multiple dep	endent claim	\$280 =				
		Basic	Filing Fee under 37 C.	F.R. §1.16(a)	\$750 =	\$750.00			
				7	TOTAL	\$1,104.00			
	SMALL :	ENTITY 5	0% FILING FEE REDI	UCTION (if app	licable)				
Check No. 2345 in the amount of \$1,104.00 is enclosed in payment of basic filing fee (\$750), extra total claims (\$270), and extra independent claim (\$84). Check No. 2346 in the amount of \$40.00 is enclosed in payment of assignment recordation fee. The Commissioner is authorized to charge any fees beyond the amount enclosed which may be required, or to credit any overpayment, to Deposit Account No. 50-0388 (Order No. VISAP076).									
General A	uthorization for Pet	ition for Ex	xtension of Time (37 Cl	FR §1.136)					
for any sub	sequent filings. Th	e Commis	lly authorize any Petitic ssioner is also authorize ount No. 50-0388 (Order	d to charge any	extension				
No Pleas	se send corresponde	nce to the	following address:						
			Customer Number 022	2434					
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Date: July	31, 2003		Michael Lee Registration No. 31	JJ					